

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christine Daly
Debtor

Case No. 17-01936-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jul 13, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2021:

Recip ID	Recipient Name and Address
db	Christine Daly, 2083 Sun Valley Drive, Blakeslee, PA 18610-2134
cr	+ Ditech Financial LLC, 1400 Turbine Drive Suite 200, Rapid City, SD 57703, US 57703-4719
4919671	DITECH, PO BOX 6172, RAPID CITY, SD 57709-6172
4919672	DITECH BANKRUPTCY DEPARTMENT, PO BOX 6154, RAPID CITY, SD 57709-6154
4935183	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
5260138	+ US Bank Trust NA Trustee of Lodge Series IV Trust, c/o SN Corporation, 323 Fifth Street, Eureka, CA 95501-0305
5260139	+ US Bank Trust NA Trustee of Lodge Series IV Trust, c/o SN Corporation, 323 Fifth Street, Eureka, CA 95501, US Bank Trust NA Trustee of Lodge Series c/o SN Corporation 95501-0305

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bknotices@snc.com	Jul 13 2021 18:50:00	US Bank Trust NA as Trustee of Igloo Series IV, c/o SN Servicing Corporation, 323 5th Street, Eureka, CA 95501-0305
4919668	+ EDI: CAPITALONE.COM	Jul 13 2021 22:53:00	CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
4919669	+ EDI: WFNNB.COM	Jul 13 2021 22:53:00	COMENITY BANK/PEEBLES, PO BOX 182789, COLUMBUS, OH 43218-2789
4919670	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 13 2021 19:01:03	CREDIT ONE BANK, PO BOX 98872, LAS VEGAS, NV 89193-8872
4943133	Email/PDF: resurgentbknotifications@resurgent.com	Jul 13 2021 19:01:03	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
4962417	+ EDI: MID8.COM	Jul 13 2021 22:53:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
4965835	EDI: PRA.COM	Jul 13 2021 22:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4920055	+ EDI: RECOVERYCORP.COM	Jul 13 2021 22:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4957588	EDI: Q3G.COM	Jul 13 2021 22:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4919673	EDI: RMSC.COM	Jul 13 2021 22:53:00	SYNCB/JC PENNEY, PO BOX 965007, ORLANDO, FL 32896-5007
4919674	EDI: RMSC.COM	Jul 13 2021 22:53:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
4921713	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jul 13 2021 19:01:06	U.S. Department of Housing and Urban

Development, 451 7th Street S.W., Washington,
DC 20410-0002

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		US Bank Trust NA
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 13, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor DLJ Mortgage Capital Inc. bkgroup@kmlawgroup.com
Michael C Mazack	on behalf of Creditor US Bank Trust NA as Trustee of Igloo Series IV mmazack@lynchlaw-group.com
Michelle Ghidotti	on behalf of Creditor US Bank Trust NA as Trustee of Igloo Series IV bknotifications@ghidottiberger.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Christine Daly lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 6

Information to identify the case:

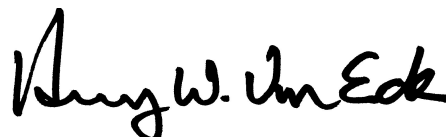
Debtor 1	Christine Daly	Social Security number or ITIN	xxx-xx-1106
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	5:17-bk-01936-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Christine Daly
aka Christine Fuller, aka Christine Fuller Daly

7/13/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: Courtney Wojtowicz, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.